

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/03/2009.
- 2) This case was confirmed on 11/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/21/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/05/2010, 04/08/2010, 09/08/2010.
- 5) The case was converted on 11/07/2010.
- 6) Number of months from filing to the last payment: 11
- 7) Number of months case was pending: 16
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 34,535.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,361.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 9,361.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,862.09
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 649.91
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 2,512.00

Attorney fees paid and disclosed by debtor \$ 800.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VERICREST FINANCIAL	SECURED	90,607.86	87,117.35	.00	5,831.93	.00
GMAC	SECURED	8,336.20	8,336.20	8,336.20	1,017.07	.00
GMAC	UNSECURED	.00	NA	NA	.00	.00
SALLIE MAE	PRIORITY	11,876.00	NA	NA	.00	.00
ALVERNO HOME MEDICAL	UNSECURED	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	727.72	5,138.63	5,138.63	.00	.00
CANDICA LLC	UNSECURED	.00	3,718.07	3,718.07	.00	.00
ORAL SURGERY	UNSECURED	.00	NA	NA	.00	.00
CBGS	UNSECURED	.00	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	1,287.16	1,287.16	1,287.16	.00	.00
ECAST SETTLEMENT COR	UNSECURED	310.12	4,637.02	4,637.02	.00	.00
CHASE CC	UNSECURED	.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	200.00	200.00	200.00	.00	.00
COMMONWEALTH EDISON	UNSECURED	.00	NA	NA	.00	.00
DIRECT MERCHANTS BAN	UNSECURED	.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	3,965.98	3,965.98	3,965.98	.00	.00
GEMB WALMART	UNSECURED	.00	NA	NA	.00	.00
GEMB LENSRAFTERS	UNSECURED	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	.00	658.22	658.22	.00	.00
ST JAMES HOSPITAL &	UNSECURED	.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	1,042.01	1,042.01	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	.00	727.72	727.72	.00	.00
CHASE BANK USA	UNSECURED	.00	310.12	310.12	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NAAMZ AUTO BODY INC	UNSECURED	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	.00	614.24	614.24	.00	.00
NICOR GAS	UNSECURED	.00	NA	NA	.00	.00
CITIBANK/SEARS	UNSECURED	.00	NA	NA	.00	.00
SEARS/CBSD	UNSECURED	.00	NA	NA	.00	.00
TARGET	UNSECURED	.00	NA	NA	.00	.00
CANDICA LLC	UNSECURED	1,659.63	1,659.63	1,659.63	.00	.00
WELGROUP	UNSECURED	.00	NA	NA	.00	.00
VERICREST FINANCIAL	SECURED	.00	3,490.51	3,490.51	.00	.00
UNITED STUDENT AID F	UNSECURED	.00	12,506.99	12,506.99	.00	.00
SALLIE MAE	UNSECURED	630.99	NA	NA	.00	.00
TARGET	UNSECURED	.00	NA	NA	.00	.00
VERIZON WIRELESS	UNSECURED	NA	512.16	512.16	.00	.00
GEMBPBYCR	UNSECURED	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	5,831.93	.00
Mortgage Arrearage	3,490.51	.00	.00
Debt Secured by Vehicle	8,336.20	1,017.07	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	11,826.71	6,849.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	36,977.95	.00	.00

Disbursements:

Expenses of Administration	\$ 2,512.00	
Disbursements to Creditors	\$ 6,849.00	
TOTAL DISBURSEMENTS:		\$ 9,361.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/15/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.